

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Jessica N. Cyphert**

**Debtor.**

)  
) **Case No. 18-20912-CMB**  
)  
) **Chapter 13**  
)  
**X**

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☒ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated March 13, 2018
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtor Plan payments shall be changed from \$ \_\_\_\_ to \$ \_\_\_\_ per month, effective \_\_\_\_; and/or the Plan term shall be changed from \_\_\_\_ months to \_\_\_\_ months.
- ☐ In the event that Debtor fail(s) to make any future Chapter 13 Plan payments, the

Trustee or a party in interest may file with the Court and serve upon Debtor and Debtor' Counsel a notice of default advising the Debtor that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.

- ☐ Debtor shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
  - The Notice of Postpetition Mortgage Fees, Expenses, and Charges filed August 1, 2018 shall not be paid through the plan as these fees were included in the loan modification.
  - The Trustee may complete the plan with funds currently on hand with the debtor having taken over direct payments on long term continuing debts as of June 1, 2023.
  - \$500 in additional fees added to plan, subject to filed and allowed fee application.
  - Plan completion remains subject to final audit and completion of all plan goals.
  - Mt to Dismiss at Doc 78 is withdrawn without prejudice.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

SO ORDERED, this 27<sup>th</sup> day of September, 202 3

  
United States Bankruptcy Judge **dmk**

Stipulated by:

/s/Shawn N. Wright  
Counsel to Debtor

Stipulated by:

/s/ Owen W. Katz  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

FILED  
9/27/23 10:33 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
Jessica N. Cyphert  
Debtor

Case No. 18-20912-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 28, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2023:

Recip ID	Recipient Name and Address
db	+ Jessica N. Cyphert, 1107 Surrey Lane, Vandergrift, PA 15690-6047
14789360	+ Amerihome Mortgage Company, 425 Phillips Boulevard, Trenton, NJ 08618-1430
14789363	+ Credit Protection Assoc, 13355 Noel Road 2100, Dallas, TX 75240-6837

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14789359	Email/Text: ebn@americollect.com	Sep 29 2023 01:14:00	Americollect, PO Box 1690, Manitowoc, WI 54221
14849344	+ Email/Text: BKelectronicnotices@cenlar.com	Sep 29 2023 01:11:00	AmeriHome Mortgage Company, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
14789361	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 29 2023 01:48:15	Capital One, PO Box 85520, Richmond, VA 23285-5075
14789362	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 29 2023 01:26:08	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14789364	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 29 2023 01:11:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14811102	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Sep 29 2023 01:11:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14789365	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 29 2023 01:14:00	Jefferson Capital, P.O. Box 23051, Columbus, GA 31902
14832838	Email/PDF: resurgentbknotifications@resurgent.com	Sep 29 2023 03:14:58	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14832837	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 29 2023 01:08:37	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14789366	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 29 2023 01:09:11	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14905224	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Sep 29 2023 01:09:14	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14828462	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 29 2023 01:13:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15318934	Email/Text: peritus@ebn.phinsolutions.com	Sep 29 2023 01:14:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14808833	+ Email/Text: ebnpeoples@grblaw.com	Sep 29 2023 01:11:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh,

District/off: 0315-2

User: auto

Page 2 of 3

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14789367	+ Email/Text: electronicbkydocs@nelnet.net	Sep 29 2023 01:14:00	PA 15233-1828 U.S. Department of Education/GLELSI, 2401 International Lane, Madison, WI 53704-3121
14820764	Email/Text: electronicbkydocs@nelnet.net	Sep 29 2023 01:14:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
15616937	+ Email/Text: electronicbkydocs@nelnet.net	Sep 29 2023 01:14:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
14827018	Email/PDF: ebn_ais@aisinfo.com	Sep 29 2023 01:48:18	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Amerihome Mortgage Company, LLC
cr		MidFirst Bank
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court; PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Amerihome Mortgage Company LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Jessica N. Cyphert shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

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Page 3 of 3

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